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PATENT
PDNO 100111622-2

JUN 28 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
Hong M. Dang et al.
Serial No. 09/995,492
Filed: 11/26/2001

Confirmation No. 3187

Examiner: James A. Kramer
Group Art Unit: 3627

**For: INTELLIGENT SYSTEM INFRASTRUCTURE FOR FINANCIAL DATA
COMPUTATION, REPORT REMITTANCE AND FUNDS TRANSFER OVER
AN INTERACTIVE COMMUNICATIONS NETWORK**

Mail stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION DATED APRIL 28, 2005

This response includes a section for amendments to the claims, a section for remarks, and five replacement sheets of the drawings.

Respectfully submitted,

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office on June 28, 2005.

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